

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Leonard Zielen
Rosemarie M Zielen
Debtors

Case No. 21-00227-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jun 01, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Leonard Zielen, Rosemarie M Zielen, 327 Slocum Street, Swoyersville, PA 18704-2943
5389549	+ BANK OF AMERICA, N.A., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5388954	+ Bank of America, PO Box 15284, Wilmington, DE 19850-5284
5388960	GM Platinum MasterCard, PO Box 30258, Salt Lake City, UT 84130-0258
5388962	+ Joseph M. Blazosek, 341 Wyoming Ave., West Pittston, PA 18643-2850

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jun 01 2021 23:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5388952	EDI: RMSC.COM	Jun 01 2021 23:28:00	American Eagle, PO Box 965003, Orlando, FL 32896-5003
5388955	EDI: BANKAMER.COM	Jun 01 2021 23:28:00	Bank of America, PO Box 45224, Jacksonville, FL 32232-5224
5388953	EDI: BANKAMER.COM	Jun 01 2021 23:28:00	Bank of America, PO Box 31785, Tampa, FL 33631-3785
5388956	+ EDI: CITICORP.COM	Jun 01 2021 23:28:00	Best Buy Credit Card Services, PO Box 790441, St. Louis, MO 63179-0441
5388957	+ EDI: CRFRSTNA.COM	Jun 01 2021 23:28:00	Bridgestone, Credit First NA, PO Box 81344, Cleveland, OH 44188-0001
5388958	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 01 2021 19:33:00	Citizens Bank, Consumer Loan Servicing, PO Box 42033, Providence, RI 02940-2033
5388961	EDI: RMSC.COM	Jun 01 2021 23:28:00	JC PENNEY, Synchrony Bank, PO Box 960090, Orlando FL 32896 0090
5388959	EDI: JPMORGANCHASE	Jun 01 2021 23:28:00	Disney Visa, PO Box 1423, Charlotte, NC 28201-1423
5388964	EDI: RMSC.COM	Jun 01 2021 23:28:00	Lowe's, Synchrony Bank, PO Box 530914, Atlanta GA 30353 0914
5389082	+ EDI: RMSC.COM	Jun 01 2021 23:28:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5388966	+ EDI: CITICORP.COM	Jun 01 2021 23:28:00	The Home Depot, PO Box 790328, St. Louis, MO 63179-0328

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5388963	*+	Leonard Zielen, 327 Slocum Street, Swoyersville, PA 18704-2943
5388965	*+	Rosemarie M Zielen, 327 Slocum Street, Swoyersville, PA 18704-2943

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2021 at the address(es) listed below:

Name	Email Address
Joseph M. Blazosek	on behalf of Debtor 2 Rosemarie M Zielen jblazatty@aol.com
Joseph M. Blazosek	on behalf of Debtor 1 Leonard Zielen jblazatty@aol.com
Lauren Marie Moyer	on behalf of Creditor BANK OF AMERICA N.A. nj-ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS OF CWALT INC., ALTERNATIVE LOAN TRUST 2004-28CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-28CB bkgroup@kmlawgroup.com
Robert P. Sheils, Jr (Trustee)	rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Leonard Zielen
First Name Middle Name Last Name

Debtor 2 Rosemarie M Zielen
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:21-bk-00227-HWV**

Social Security number or ITIN xxx-xx-5977
EIN --_-----

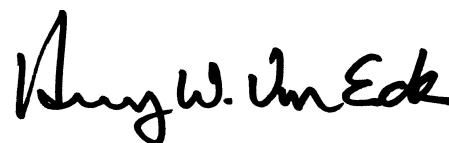
Social Security number or ITIN xxx-xx-0571
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leonard Zielen

Rosemarie M Zielen
aka Rosemarie Zielen, aka Rosemarie Michelle
Zielen**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk5/31/21**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.